

Table I.E.1(2013) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10,990	11,615	11,300	10,543	10,982	11,012	11,050	10,982
Industry group **								
Agric., fish., forest.	8,537	--	--	--	--	--	9,509	8,288
Mining and manufacturing	10,640	10,156	10,923	10,241	10,814	10,655	10,380	10,666
Construction	10,057	10,060	9,673	9,864	9,421	11,350	9,841	10,199
Utilities and transp.	10,695	9,294	11,853	10,728	11,165	10,598	11,687	10,639
Wholesale trade	11,056	12,648	11,394	11,040	10,799	11,046	11,295	11,003
Fin. svcs. and real estate	11,479	13,385	11,823	11,954	12,109	11,221	12,421	11,391
Retail trade	10,496	12,304	11,776	9,407	9,975	10,557	11,426	10,383
Professional services	11,481	11,943	11,180	10,695	11,409	11,596	11,131	11,524
Other services	10,455	10,659	12,493	10,670	10,384	10,265	11,014	10,351
Ownership								
For profit, incorporated	10,810	11,342	11,208	10,448	10,816	10,813	10,870	10,801
For profit, unincorporated	10,532	12,279	10,595	9,455	10,316	10,712	11,048	10,423
Nonprofit	12,023	12,113	13,022	12,378	11,947	11,969	12,450	11,993
Age of firm								
Less than 5 years	10,962	10,765	11,259	9,869	10,714	13,732	10,609	11,307
5-9 years	10,144	11,256	10,961	9,414	10,239	9,605	10,676	9,708
10-19 years	10,796	11,513	10,989	10,142	10,974	10,971	10,837	10,776
20 or more years	11,048	12,225	11,531	10,984	11,055	11,010	11,356	11,024
Multi/single status								
2 or more locations	11,021	14,257	12,078	10,953	11,202	10,985	11,461	11,014
1 location only	10,885	11,577	11,223	10,402	10,614	12,380	11,003	10,778
Percent full-time employees								
Less than 25%	8,859	9,231	9,877	11,665	8,927	8,353	9,639	8,758
25-49 %	10,786	8,776	11,812	9,651	11,227	10,902	9,938	10,866
50-74 %	11,228	11,128	10,348	10,285	10,578	11,470	10,750	11,283
75% or more	10,996	11,867	11,418	10,575	11,051	10,982	11,137	10,976
Union presence								
No union employees	10,919	11,585	11,180	10,473	10,848	10,990	11,021	10,896
Has union employees	11,421	12,259	13,980	11,692	12,351	11,279	12,154	11,403
Unknown	10,737	14,267	9,172 *	7,478	9,339	10,778	8,319	10,748
Percent low wage employees								
50% or more low wage	10,006	10,790	9,437	9,871	9,440	10,132	9,914	10,013
Less than 50% low wage	11,128	11,699	11,416	10,599	11,188	11,152	11,137	11,127

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1(2013) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	53.65	204.47	250.23	203.30	186.83	32.16	92.45	60.53
Industry group **								
Agric., fish., forest.	522.77	--	--	--	--	--	1,750.54	690.29
Mining and manufacturing	153.70	537.02	708.08	241.05	299.79	195.07	350.06	178.99
Construction	181.62	686.05	394.62	291.08	420.80	427.58	301.43	259.47
Utilities and transp.	181.70	1,646.07	1,036.74	861.83	520.51	134.18	807.35	176.15
Wholesale trade	231.24	961.48	873.20	858.33	335.43	205.36	518.60	297.15
Fin. svcs. and real estate	178.38	1,069.91	629.48	759.05	388.28	193.87	506.43	198.38
Retail trade	132.67	799.01	657.54	288.14	416.94	126.31	528.74	125.79
Professional services	102.22	713.09	379.37	149.80	237.23	136.04	223.71	112.99
Other services	169.86	454.09	987.14	387.11	461.93	197.73	401.34	179.09
Ownership								
For profit, incorporated	77.89	278.84	313.84	247.96	176.05	63.49	154.39	83.30
For profit, unincorporated	129.30	360.37	661.89	274.46	231.96	200.72	246.58	136.37
Nonprofit	170.02	653.35	709.58	274.36	316.30	224.60	331.55	173.53
Age of firm								
Less than 5 years	340.59	692.56	696.54	881.45	546.26	1,594.38	253.42	579.62
5-9 years	201.58	529.80	556.57	310.59	513.21	1,196.70	340.71	282.62
10-19 years	203.23	650.16	462.62	301.19	189.93	330.17	267.74	195.28
20 or more years	64.79	298.46	263.17	273.40	225.93	38.22	153.73	70.43
Multi/single status								
2 or more locations	56.09	3,092.87	849.53	325.99	224.79	44.88	423.21	59.28
1 location only	101.06	212.07	264.73	210.81	215.69	595.77	100.59	182.24
Percent full-time employees								
Less than 25%	497.85	1,733.57	1,862.08	1,624.85	536.87	575.66	331.91	537.39
25-49 %	286.55	1,439.03	1,988.13	716.07	623.72	242.21	1,054.80	274.38
50-74 %	132.45	833.12	801.34	492.97	354.78	151.41	530.44	108.26
75% or more	61.04	224.86	268.36	212.33	187.51	38.81	94.41	68.80
Union presence								
No union employees	89.06	235.84	252.00	225.89	168.06	96.56	126.41	111.99
Has union employees	171.22	1,948.06	2,028.17	749.78	477.53	171.03	815.18	166.93
Unknown	77.75	4,259.59	2,778.33*	1,763.56	434.30	84.98	1,991.17	78.07
Percent low wage employees								
50% or more low wage	163.93	459.78	546.21	519.81	259.82	196.67	218.44	184.06
Less than 50% low wage	54.39	243.27	255.48	189.85	205.45	32.08	107.96	65.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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